

Fill in this information to identify your case:

United States Bankruptcy Court for the:

DISTRICT OF NEW JERSEY

Case number (if known)

Chapter you are filing under:

☐ Chapter 7☐ Chapter 11☐ Chapter 12☒ Chapter 13☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

06/24

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Camron

First name

Middle name

First name

Middle name

Bring your picture identification to your meeting with the trustee.

Taylor

Last name and Suffix (Sr., Jr., II, III)

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and *doing business as* names.

**Camron S Taylor
Camron Steven Taylor**

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-0685

Debtor 1 **Camron Taylor**

Case number (if known)

About Debtor 1:**About Debtor 2 (Spouse Only in a Joint Case):****4. Your Employer Identification Number (EIN), if any.**

EIN

EIN

5. Where you live**4 Lexington Avenue
Rochelle Park, NJ 07662**

Number, Street, City, State & ZIP Code

Bergen

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy*Check one:*

- ☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
- ☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

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Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Camron Taylor

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** ☐ Chapter 7
☐ Chapter 11
☐ Chapter 12
☒ Chapter 13
- Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
☐ Yes.
- | | | |
|----------------|------------|-------------------|
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No.
☐ Yes.
- | | | |
|----------------|---------------------------|-----------------------------|
| Debtor _____ | Relationship to you _____ | |
| District _____ | When _____ | Case number, if known _____ |
| Debtor _____ | Relationship to you _____ | |
| District _____ | When _____ | Case number, if known _____ |
11. **Do you rent your residence?** ☒ No. Go to line 12.
☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Camron Taylor**

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor**12. Are you a sole proprietor of any full- or part-time business?**☒ No. Go to Part 4.☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

☒ No. I am not filing under Chapter 11.☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention****14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**☒ No.☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 **Camron Taylor**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

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- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Camron Taylor**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.		
	16b. Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.		
	16c. State the type of debts you owe that are not consumer debts or business debts		
<hr/>			
17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.		
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	<input type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes		
<hr/>			
18. How many Creditors do you estimate that you owe?	<input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
<hr/>			
19. How much do you estimate your assets to be worth?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input checked="" type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
<hr/>			
20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input checked="" type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion

Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Camron Taylor**Camron Taylor**

Signature of Debtor 1

Signature of Debtor 2Executed on **January 3, 2025**
MM / DD / YYYYExecuted on _____
MM / DD / YYYY

Debtor 1 **Camron Taylor**

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Virginia E. Fortunato

Signature of Attorney for Debtor

Date

January 3, 2025

MM / DD / YYYY

Virginia E. Fortunato

Printed name

VIRGINIA E. FORTUNATO, L.L.C.

Firm name

One Kinderkamack Road

Hackensack, NJ 07601

Number, Street, City, State & ZIP Code

Contact phone **201-673-5777**

Email address

njbankruptcy911@gmail.com

041362004 NJ

Bar number & State

Amazon Corporate Office & Headquarters
410 Terry Avenue North
Seattle, WA 98109-5210

Capital Management Services, LP
698 1/2 South Ogden Street
Buffalo, NY 14206-2317

Cawley & Bergmann
Att: Consumer Relations
500 Broad Street - Suite 1001
Newark, NJ 07102

Citibank
Att: Citicorp Centralized Bankruptcy
P.O. Box 790040
Saint Louis, MO 63179

Citibank
P.O. Box 6497
Sioux Falls, SD 57117

Citibank N.A.
Att: Midland Credit Management Corp Offi
350 Camino De La Reina, Suite 100
San Diego, CA 92108

Citibank, NA (FDIC)
701 East 60th Street, North
Sioux Falls, SD 57104

Comenity Capital Bank (FDIC)
2795 East Cottonwood Parkway
Suite 100
Salt Lake City, UT 84121

Department Store National Bank/Macy's
Att: Bankruptcy
9111 Duke Boulevard
Mason, OH 45040

Department Store National Bank/Macy's
9111 Duke Boulevard
Mason, OH 45040

Department Stores National Bank (FDIC)
701 East 60th Street
Sioux Falls, SD 57104

Equifax
P.O. Box 105851
Atlanta, GA 30348

Equifax
1550 Peartree Street NW
Atlanta, GA 30309

Experian
P.O. Box 2002
Allen, TX 75013

EZ Pass
375 McCarter Highway
Newark, NJ 07114

EZ Pass New Jersey Corporate Office
375 NJ 21
Newark, NJ 07114

Hackensack Anesthesia Associates
Att: Pressler, Felt & Warshaw, LLP
7 Entin Road
Parsippany, NJ 07054-9944

Hackensack Anesthesiology Assoc
P.O. Box 18914
Newark, NJ 07191-8914

Hackensack Anesthesiology Assoc.
140 Prospect Avenue - Suite 8
Hackensack, NJ 07601-2255

Internal Revenue Service
P.O. Box 7436
Philadelphia, PA 19101-7436

Internal Revenue Service
Special Procedures/Bankruptcy Section
955 South Springfield Avenue
P.O. Box 724
Springfield, NJ 07081

Latoya Parker-Taylor
4 Lexington Avenue
Rochelle Park, NJ 07662

Macy's
P.O. Box 78029
Phoenix, AZ 85062-8029

Macy's
P.O. Box 6167
Sioux Falls, SD 57117-6167

Macy's Corporate Office & Headquarters
7 West 7th Street
Cincinnati, OH 45202

Mazda Fin Svcs/TMCC
Attn: Bankruptcy
6400 Main Street, Suite 200
Amherst, NY 14221

Mazda Financial Services
POB 74689
Chicago, IL 60675-4689

Midland Credit Manageme Corp. Office
350 Camino De La Reina, Suite 100
San Diego, CA 92108

Midland Credit Management
Att: Bankruptcy
P.O. Box 939069
San Diego, CA 92193

Midland Credit Management, Inc.
350 Camino de la Reina
Suite 100
San Diego, CA 92108

Midland Credit Management, Inc.
Att: Mia Kiritsis, Esq.
1 Riverfront Plaza - Suite 310
Newark, NJ 07102

National Enterprise Systems
2479 Edison Blvd.
Twinsburg, OH 44087-2340

Navient
Att: Bankruptcy
P.O. Box 9500
Wilkes-Barre, PA 18773

Navient
P.O. Box 9500
Wilkes Barre, PA 18773

New Jersey Division of Taxation
Compliance & Enforcement - Bankruptcy
3 John Finch Way - 5th Floor
P.O. Box 245
Trenton, NJ 08695-0267

NJ Attorney General Office
Division of Law
25 Market Street, P.O.B. 112
Trenton, NJ 08625-0112

NJ Attorney General's Office
Division of Law
25 Market Street
P.O. Box 112
Trenton, NJ 08625-0112

Optimum
Att: Collection Bur of Hudson Valley
P.O. Box 831
Newburgh, NY 12551-0831

Optimum Corporate Office & Headquarters
Stamford Town Center Mall
100 Greyrock Place - Third Floor
Stamford, CT 06901

Palisades Collection
Att: Pressler, Felt l& Warshaw, LLP
7 Entin Road
Parsippany, NJ 07054-9944

Palisades Collection LLC
210 Sylvan Avenue - #1
Englewood Cliffs, NJ 07632

Pay Pal Corporate Office Headquarters
2211 North First Street
San Jose, CA 95131

Penn Credit Corp.
2800 Commerce Drive
Harrisburg, PA 17110

Penn Credit Corporation
P.O. Box 988
Harrisburg, PA 17128

PennyMac Loan Services
Corporate Office
6101 Condor Drive
Moorpark, CA 93021

PennyMac Loan Services, LLC
Att: Correspondence Unit
P.O. Box 514387
Los Angeles, CA 90051

PennyMac Loan Services, LLC
P.O. Box 514387
Los Angeles, CA 90051

Portfolio Recovery
140 Corporate Boulevard
Norfolk, VA 23541

Portfolio Recovery
Att: Sheena Daneshyar, Esq.
120 Corporate Boulevard
Norfolk, VA 23502

Portfolio Recovery
120 Corporate Boulevard - Suite 100
Norfolk, VA 23502

Portfolio Recovery Associates, LLC
Att: Bankruptcy
120 Corporate Boulevard
Norfolk, VA 23502

Portfolio Recovery Associates, LLC
140 Corporate Boulevard
Norfolk, VA 23502

Prosper Marketplace
111 Sutter Street - Fl. 22
San Francisco, CA 94104

Prosper Marketplace Inc.
101 2nd Street - 15th Floor
San Francisco, CA 94105

Summith Health - City MD
1 Diamond Hill Road
Berkeley Heights, NJ 07922

SYNCB/Harbor Freight
Att: Bankruptcy
P.O. Box 965060
Orlando, FL 32896

SYNCB/Harbor Freight
P.O. Box 71746
Philadelphia, PA 19176

SYNCB/Lowes
Att: Bankruptcy
P.O. Box 965060
Orlando, FL 32896

Synchrony Bank (FDIC)
170 West Election Road - Suite 125
Draper, UT 84020

Toyota Motor Credit/Mazda Financial Svcs
Att: Bankruptcy
6565 Headquarters Drive
Plano, TX 75024

Trans Union
P.O. Box 2000
Chester, PA 19022-2000

Trans Union Corporate Office
555 W. Adams Street
Chicago, IL 60661

United Collection Bureau, Inc.
5620 Southwyck Blvd.
Ste. 206
Toledo, OH 43614

US Attorney for the District of NJ
Att: Civil Process
970 Broad Street - 7th Floor
Newark, NJ 07102

US Attorney General's Office
950 Pennsylvania Avenue NW
Washington, DC 20530

US Department of Education Headquarters
400 Maryland Avenue, SW
Washington, DC 20202

USAA Federal Savings Bank
Att: Bankruptcy
9800 Fredricksburg Road
San Antonio, TX 78288

USAA Federal Savings Bank
10750 McDermott
San Antonio, TX 78288

USAA Savings Bank
Att: Alltran Financial, LP
10900 Corporate Centre Drive - #100
Houston, TX 77041

USAA Savings Bank
Att: Alltrans Financial, LP
P.O. Box 15379
Wilmington, DE 19850

Velocity Invesments/Webbank
Att: Ragan & Ragan, P.C.
3100 Route 138 West
Brinley Plaza - Bulding One
Wall, NJ 07719

Velocity Investments
c/o Tsarouhis Law Group, LLC
21 S. 9th Street, Suite 200
Allentown, PA 18102

Velocity Investments LLC Corporate Offic
1800 State Route 34 - Suite 404A
Wall Township, NJ 07719

Velocity Investments, LLC
1800 Route 34 N
Ste 404A
Wall, NJ 07719-9147

Velocity Investments, LLC
Att: Capital Management Services, LP
698 1/2 South Ogden Street
Buffalo, NY 14206-2317

Velocity Investments/Webbank
Att: Tsarouhis Law Group, LLC
21 S 9th Street
Allentown, PA 18102

Veolia Water New Jersey
69 Devoe Place
Hackensack, NJ 07601

Veolia Water New Jersey
Att: Penn Credit Corporation
2800 Commerce Drive
P.O. Box 69703
Harrisburg, PA 17106-9703

Veolia Water New Jersey Corporate Office
461 From Road - #400.00
Paramus, NJ 07652

Web Bank (FDIC)
Corporate Office
215 South State Street - Suite 1000
Salt Lake City, UT 84111